

SOUND VIEW WEALTH ADVISORS GROUP, LLC

November 23, 2022

Item 1. Introduction.

Sound View Wealth Advisors Group, LLC (“Sound View”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: What investment services and advice can you provide to me?

Sound View provides investment advisory services to retail investors. The principal services we offer are financial planning, consulting, and investment management services. Financial planning and consulting services may be provided as part of your investment advisory engagement or on a standalone basis. We provide investment management services through investment models we have designed. The investment model or models we utilize for you are determined by the investment objectives, goals, risk parameters, financial and other information you have provided to us, as well as your specific direction. We monitor the holdings and performance of your account on an ongoing basis and your custodian will provide you with periodic reports regarding the performance and holdings of your account. We may also provide you with similar reports. However, if we provide you financial planning only services, after delivery of the completed financial plan to you, we do not engage in any ongoing review or services, unless you engage us to provide investment management services. We provide investment management services on a discretionary and nondiscretionary basis pursuant to the authority granted to us in your client agreement. When providing discretionary investment management services, we are authorized to determine the type and quantity of securities to be bought and sold. When we provide nondiscretionary investment management services, you make the ultimate decision regarding the purchase or sale of investments. We do not limit the provision of investment management services or financial planning services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, but consistently utilize individual equity securities, mutual funds, exchange traded funds, fixed income securities, structured products, private funds/illiquid investments and options and other derivative investments. We generally impose an account minimum of \$250,000 for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#) and [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#), and [Item 16 Investment Discretion](#).

Questions to Ask Us:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose the investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 (part 1): What fees will I pay?

For investment advisory services we charge an asset based fee or a fixed fee, either of which is billed in advance on a quarterly basis. For an asset based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For financial planning services we charge a fixed or hourly fee, which is billed at the completion of the engagement. However, for some clients, we may include financial planning as part of the annual advisory fee.

In addition to our fees you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#).

Question to Ask Us:

Help me to understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Item 3 (part 2): What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you. The firm refers clients to third-party service providers, and the firm and our financial professionals are eligible to receive additional compensation for those referrals. For additional information on how this conflict might affect you, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#).

Question to Ask Us:

How might your conflicts of interest affect me, and how will you address them?

Item 3 (part 3): How do your financial professionals make money?

Certain of our financial professions, the firm partners, are paid a percentage of the revenue earned by the firm on the client assets managed and/or serviced by the specific financial professional. Our other financial professionals are paid pursuant to a combination of salary and a bonus structure. The bonus structure takes into consideration factors such as the increase in firm or client account revenue and increases in managed client assets are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account. Additionally, the bonus structure for all financial professionals takes into consideration the revenue that the firm and/or our affiliates generate from the financial professional's services or recommendations. This presents a conflict and incentive for the financial professional to recommend certain products or services available through our affiliates. A number of our financial advisors may be eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on the performance of Sound View. Eligibility will be determined based on all or a portion of Sound View's annual revenues and/or earnings. This potential for increased compensation provides an incentive for these financial advisors to encourage you to maintain and even increase the size of your investment account with us. See Item 5 of your financial advisor's Form ADV Part 2B Brochure Supplement for more information about your individual financial advisor's compensation. Certain of our financial professionals also serve as either a registered representative of unaffiliated broker-dealer and/or licensed insurance agents. These financial professionals receive transaction-based compensation for annuities and/or commissions on the sale of insurance products. This presents a conflict of interest because these financial professionals in their role as registered representatives for the unaffiliated broker-dealer or licensed insurance agent are incentivized to make recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as registered representatives of an unaffiliated broker-dealer or insurance agents please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#).

Item 4: Do you or your financial professionals have a legal or disciplinary history?

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information.

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 912-239-4630.

Questions to Ask Us:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how a person is treating me?